

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

**IN RE: NATHANIEL CRAWFORD
DEBTOR**

**§ CASE NO.: 20-30283-H4-13
§**

**DEBTOR'S RESPONSE TO US BANK TRUST, N.A.'S
MOTION FOR RELIEF FROM THE STAY**

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW, the Debtor files this Response to MOTION OF US BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE BUNGALOW SERIES IV TRUST, ITS SUCCESSORS AND /OR ASSIGNS, FOR RELIEF FROM THE AUTOMATIC STAY AGAINST DEBTORS REGARDING PROPERTY LOCATED AT 12218 WEST ASHLEY CIRCLE DRIVE, HOUSTON, TX 77071 PURSUANT TO 11 U.S.C. §362 ("Motion").

The Debtor objects to the Motion and requests the Motion to be denied because of the following reasons:

1. The Movant has failed to confer with the opposing counsel before filing this motion. The Movant has also failed to include a certification of conference pursuant to local rule 4001-1(a).
2. The Movant has failed to include the languages required by local rule 4001-1 (a) (3). The Debtor has not been fairly informed the deadline to file a response.
3. The Movant has failed to serve the said Motion to the parties requesting notice and parties with an interest in collateral required by local rule 4001-1 (a) (4). In particular, the Movant has failed to serve the following parties:
 - a. PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
 - b. Harris County, c/o Tara L. Grundemeier, Linebarger Goggan Blair, & Sampson, LLP, P.O. Box 3064, Houston, TX 77253-3064
 - c. Fondren Lakes Homeowners Association, c/o Clinton F. Brown, Roberts Markel Weinberg Butler Hailey PC, 2800 Post Oak Boulevard, Suite 5777, Houston, Texas 77056
 - d. Fondren Lakes Homeowners Association, c/o Mary Shiloh, Paralegal, a/o RealManage, 2800 Post Oak Blvd. Ste. 5777,

Houston TX 77056 {address of notice on Proof of Claim}

- e. GREATER NORTHSIDE MANAGEMENT DISTRICT, c/o Melissa E. Valdez Perdue, Brandon, Fielder, Collins & Mott, L.L.P., 1235 North Loop West, Suite 600, Houston, TX 77008
- f. Conn Appliances, Inc. d/b/a Conn's HomePlus as servicer-in-fact and, attorney-in-fact for Conn Credit I, LP, c/o Becket & Lee LLP, PO Box 3002, Malvern, PA 19355-0702
- g. Codebtor, Peggy D.A. Crawford, 12218 Ashley Circle Dr. W., Houston, TX 77071

Debtor's responses to each paragraph of the said Motion:

Paragraph 1: The debtor admits the allegation.

Paragraph 2: The debtor admits the allegation

Paragraph 3: The debtor admits the allegation.

Paragraph 4: The Debtor admits the allegations.

Paragraph 5: The Debtor admits the allegation.

Paragraph 6: The Debtor admits that automatic stay under sections 362 and 1301(a) was in effect when this case was filed. However the Debtor denies that the continuation of the stay under section 362 and 1301(a) would cause irreparable harm to the Movant.

Paragraph 7: The Debtor denies the allegation. The January, February and March of 2022 payments were disbursed by the trustee to the Movant on March 1, 2022 which was before the Motion for lift was filed on May 31, 2022. The April 2022 payment was disbursed by the trustee to the Movant on June 1, 2022.

Paragraph 8: The Debtor admits the allegation.

Paragraph 9: The Debtor denies the allegation.

Paragraph 10: The Debtor denies the allegation. The Movant has filed a Notice of Post-Petition Fee on August 5, 2020 at docket#52. The Debtor further objects to the Movant's request of attorney fees for filing the Motion for Relief from the Automatic Stay.

Paragraph 11: The Debtor denies the allegation as the Movant has been receiving post-petition ongoing mortgage payments.

Paragraph 12: The Debtor denies the allegation as the Movant has been receiving post-petition ongoing mortgage payments.

Paragraph 13: The Debtor denies the allegation as the confirmed plan provides for conduit mortgage payments through the trustee to the Movant not direct payment to the Movant.

Paragraph 14: The Debtor denies the allegation.

Paragraph 15: The Debtor admits the allegation. However, the Debtor submits that the service on Peggy D.A. Crawford was defective. Peggy D.A. Crawford's address is 12218 Ashley Circle Dr. W, Houston, TX 77071. The Movant has served Peggy D.A. Crawford at 12218 West Ashley Circle Drive, Houston, TX 77071.

Date: June 14, 2022

Respectfully Submitted,
/s/ Wai Ping Cheung
Wai Ping Cheung
State Bar No. : 24031942
Federal Admission No.: 32094
5959 West Loop South, Suite 242
Bellaire, Texas 77401
Tel.: (713) 266-8856 Fax.: 713-266-5001

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on June 14, 2022 a true and correct copy of the foregoing was served electronically or by U.S. First Class mail, postage pre-paid, on all parties in interest listed below:

By ECF: Chase Berger, Attorney for the Movant,
bknotifications@ghidottiberger.com

By ECF: David G. Peake

By ECF: US Trustee office: USTPRegion07.HU.ECF@USDOJ.GOV

By Mail: PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021

By ECF & Mail: Harris County, c/o Tara L. Grundemeier, Linebarger Goggan Blair, & Sampson, LLP, P.O. Box 3064, Houston, TX 77253-3064, ECF: Houston_bankruptcy@publicans.com

By ECF & Mail: Fondren Lakes Homeowners Association, c/o Clinton F. Brown, Roberts Markel Weinberg Butler Hailey PC, 2800 Post Oak Boulevard, Suite 5777, Houston, Texas 77056, ECF: Bankruptcy@rmwbhlaw.com

By Mail: Fondren Lakes Homeowners Association, c/o Mary Shiloh, Paralegal, a/o RealManage, 2800 Post Oak Blvd. Ste. 5777, Houston TX 77056 .

By ECF & Mail: GREATER NORTHSIDE MANAGEMENT DISTRICT, c/o Melissa E. Valdez Perdue, Brandon, Fielder, Collins & Mott, L.L.P., 1235 North Loop West, Suite 600, Houston, TX 77008, ECF: mvaldez@pbfc.com

By Mail: Conn Appliances, Inc. d/b/a Conn's HomePlus as servicer-in-fact and, attorney-in-fact for Conn Credit I, LP, c/o Becket & Lee LLP, PO Box 3002, Malvern, PA 19355-0702

By Mail: Codebtor, Peggy D.A. Crawford, 12218 Ashley Circle Dr. W., Houston, TX 77071

Respectfully Submitted,
/s/ Wai Ping Cheung
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